



Lending and Credit Risk Management

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Message from the Guest Editors

Dear Colleagues,

Across the globe, the COVID-19 pandemic has highlighted financial fragility, with many businesses and individuals unable to meet their current and ongoing financial obligations. The pandemic has served as a wake-up call to businesses and lenders alike regarding the need to better manage negative shocks to the revenue stream and building a more **resilient balance sheet** as part of the path to financial **resilience**. At the same time, credit risk modelling has continued to gain momentum with the advance of big data and artificial intelligence (AI). For this Special Issue, we welcome all types of credit-related papers covering pandemic and normal times.

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Guest Editors





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Message from the Editor-in-Chief

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